

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-31613-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Candido Ortiz  
114 E. High Street  
Bound Brook, NJ 08805

Social Security No.:  
xxx-xx-9780

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/10/14  
Time: 09:30 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 24, 2014  
JJW: vpm

James J. Waldron  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Candido Ortiz  
 Debtor

Case No. 14-31613-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: vpatters  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Oct 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2014.

db  
 515126991 +Candido Ortiz, 114 E. High Street, Bound Brook, NJ 08805-2002  
 515126992 +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 515126992 +American Express, P.o. Box 981537, El Paso, TX 79998-1537  
 515126995 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 515126996 +Crosswynde Condo Assoc., Business Law Group PA, 301 W. Platt St. #375,  
 Tampa, FL 33606-2292  
 515126997 +Fernandez Florida Law, 113 S. Blvd., 1st Floor, Tampa, FL 33606-1970  
 515127003 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

+E-mail/Text: leah.bynon@usdoj.gov Oct 24 2014 22:16:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 24 2014 22:16:06 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515126993 E-mail/Text: rudgarcia@bpr.com Oct 24 2014 22:16:53 Banco Popular-visa, Gpo Box 3228,  
 San Juan, PR 00936  
 515126994 +E-mail/Text: ering@cbhv.com Oct 24 2014 22:16:02 CBHV, 155 N Plank Road, PO BOX 831,  
 Newburgh, NY 12551-0831  
 515127000 +E-mail/Text: bankruptcydpt@mcsmc.com Oct 24 2014 22:16:05 Midland Credit Management,  
 PO BOX 939019, San Diego, CA 92193-9019  
 515127001 +E-mail/Text: bankruptcydpt@mcsmc.com Oct 24 2014 22:16:05 Midland Funding,  
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 515127005 +E-mail/Text: bankruptcy@sw-credit.com Oct 24 2014 22:16:13 Southwest Credit Syste,  
 5910 W Plano Pkwy, Plano, TX 75093-2202  
 515127004 +E-mail/Text: bankruptcy@sw-credit.com Oct 24 2014 22:16:13 Southwest Credit Syste,  
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515126998 Lease Agreement - Month to Month  
 515126999 Marta Pacheco - co-signed mortgage  
 515127006 Toyota Motor Credit Co  
 515127002\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541)

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2014

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2014 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Kirsten B. Ennis on behalf of Debtor Candido Ortiz pacerecf@ennislegal.com

TOTAL: 2